



PAYLINK DIRECT AND OMNISURE GROUP ANNOUNCE MERGER

Two market leaders agree to partner to offer clients and consumers best-in-class payment plan financing products and seamless transaction technology.

Contact: PayLink Payment Plans, LLC dba PayLink Direct
Rebecca Howard, CEO
312.261.4810
RHoward@paylinkdirect.com

Omnisure Group, LLC
Paul Walder, CEO
312.202.1861
PWalder@omnisuregroup.com

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Chicago, Illinois, May, 2017 – PayLink Direct and Omnisure Group, two of the nation’s premier specialty finance and customized payment plan providers, announced a merger to create the largest vehicle service contract (VSC) payment plan provider in the United States.

Rebecca Howard, Co-Founder and Chief Executive Officer of PayLink Direct and Paul Walder, Co-Founder and Chief Executive Officer of Omnisure Group, announced the completion of the transaction on Friday, April 28. The union of these two market leaders creates a combined entity with unsurpassed funding power and unparalleled client support abilities. The alliance will allow the new company to meet the predicted growth demands of the service contract market through best-in-class payment plan financing.

Walder said, "The merger and resulting combination of our companies' core competencies will provide many benefits to our clients and to consumers. We'll be able to offer them expansive product solutions that are administered quickly and conveniently, making VSC sales an integral stream of revenue for direct marketing companies, auto dealerships and service contract administrators."

Howard said, "Remaining a leader in our niche market means continually looking for new ways to grow and adapt. Today's car buyers are keeping their vehicles longer, with an average car loan term of more than 60 months. This partnership will allow us to meet the demands of the growing service contract market by giving consumers, contract administrators and sellers of service contracts ultimate product flexibility through a state-of-the-art technology platform, exceptional customer service, and an extensive portfolio of attractive financing solutions."

The combination of PayLink Direct and Omnisure Group brings together two highly complementary client networks and will serve more than 3,000 auto dealerships, 100 direct marketers and 50 administrators nationwide.

The new merged entity will operate under the PayLink Direct name and the marketing brand will be a combination of brand elements from both organizations. Rebecca Howard will be the CEO of the merged entity and Paul Walder will maintain an ownership position and remain involved in an executive capacity. The leadership teams are excited about bringing an enhanced level of service and an expanded depth of experience to their clients, business partners and employees and they anticipate the integration to be seamless.

ABOUT PAYLINK DIRECT

PayLink Direct is a leading financial services company that specializes in providing interest free payment plans for the purchase of VSCs and other F&I products when purchased outside of an initial loan. Since the company's inception in 2006, PayLink Direct's high performing infrastructure has processed more than 1.6 million service contracts and originated more than \$3.7 billion in receivables. PayLink Direct is headquartered in Chicago, IL. Additional information can be found at www.paylinkdirect.com.

ABOUT OMNISURE GROUP

Omnisure Group is a specialty finance company and customized payment plan provider for vehicle and home service contracts. As the owners and operators of one of the country's first service contract finance companies, its founders are pioneers in the industry. Since the company's inception in 2010, Omnisure Group has originated more than \$2.5 billion in receivables. Omnisure Group is headquartered in Chicago, IL. Additional information can be found at www.omnisuregroup.com.

